

I rise in support of this bill. This issue of great importance to my constituents, as multiple counties in New Jersey--including several in my district--have frequently been declared Federal disaster areas over the last decade because of severe, frequent floods. From Kingwood to Trenton to South River, thousands of central New Jersey residents have seen their homes and businesses ruined by these floods, which are undoubtedly being driven in part by global climate change that is producing more frequent and severe weather across our country.

The bill before us would ensure that the National Flood Insurance Program is reauthorized through 2015, and it includes many homeowner-friendly provisions. For the first time since 1994, raises the maximum coverage limits for flood insurance policies for residences from \$250,000 to \$335,000. The bill also delays for five years requirement mandating the purchase of flood insurance for homeowners in a neighborhood newly classified as a flood zone--so that these homeowners are not suddenly burdened with unexpected insurance costs. I regret that the House Committee on Rules refused to make in order an amendment I offered that would have frozen annual premium rate increases to no more than 10 percent annually, but I will continue to argue for such a freeze during conference negotiations on this bill.

More broadly, Congress needs to take further steps to help communities mitigate potential flood damage.

Last year, I secured \$314,000 for the Army Corps of Engineers to continue Flood Mitigation in the Raritan River Basin. The funding supports the work of the Army Corps of Engineers to protect the region from flooding. As a result of the 2007 Water Resources Development Act, the Army Corps has begun preconstruction on flood mitigation projects that were recommended in the Corps feasibility report completed in September 2002. The project includes the construction of a storm surge barrier, floodwalls and levees, interior drainage facilities, and ecosystem restoration. The project benefits the communities of East Brunswick, Old Bridge and South River. Additionally, I secured \$300,000 for the City of Trenton to implement measures to protect its water filtration plant from flood events. Flood damage to the plant could cause devastating service interruptions and have an adverse impact on the drinking water supply. I will continue to support such preventive measures, even as I work to enact policies that will halt the kind of harmful climatic changes that are at least in part fueling the storms and flooding that perennially threaten our communities.